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To,
The Managing Director,
Sindh Mass Transit Authority (SMTA),
H. No. 20, 9th Street,
Khayaban-e-Shamsheer, Phase V,
DHA, Karachi.

Subject: Application for the post of **Financial Management Specialist**

Dear Sir/Madam,

With reference to your advertisement featured in Dawn Newspaper (Dated: February 02, 2020), I am interested in offering my services for the position of **Financial Management Specialist** in Sindh Mass Transit Authority (SMTA), Government of Sindh. In context of the same, please find attached my application along with updated resume for your kind consideration.

I graduated from IBA in 2011 earning MBA with specialization in Finance & Economics. Prior to that, I completed my BBA from SZABIST in 2009 and was honored with **Merit Gold Medal** for outstanding performance during BBA program.

I'm currently in employment with Sanofi-Aventis Pakistan Limited as **Senior Manager Strategic Planning & Projects**. Prior to that, I was associated with Engro Polymer & Chemicals Limited as **Finance Business Partner**, where I earned "**Corporate Excellence Award**" to my credit for exceptional performance. I have also worked with Abudawood Pakistan (ADP) as **Assistant Manager - Financial Analysis**, where I was honored with "**Star Performer Award**" by the Country Manager in acknowledgement of my hard work and outstanding performance.

I have more than **9 years of experience** working in the private sector across areas, which include but are not limited to Strategy & Finance, Business Planning & Analysis, Financial Management, Operations Management, Investment Planning, Economic Forecasts, Budgeting & Controlling, Management & Corporate Reporting, KPI Management/ Monitoring & Evaluation, Financial Modeling, Business Innovation, Business Development, Project Management, Project Feasibility Analysis, Capacity Development, Stakeholder Engagement, Management of Governance Bodies (Management Committee/ Directors/ Senior Leaders/ Regional Management), Key Accounts Management, Enterprise Risk Management (ERM), Commercial negotiations, Contracts & Agreements, Business Continuity Planning (BCP), Process Design & Policy Formulation, Business Process Re-engineering and ERP systems (e.g. SAP, MS Office).

My technical competence and business acumen will help me to pursue this role effectively, while generating strategic insights & meaningful analytics to facilitate key interventions & financial decision-making. This role will give me an ideal opportunity to demonstrate my strong analytical and strategic project management skills, while contributing effectively towards overall financial management of Karachi Mobility Project.

I shall be glad to answer any queries that you might have in assessing my candidature for the position applied. I can be reached directly at **0301-2880600**.

Looking forward to hear from you.

Yours Sincerely,

Faiza Karim
faiza.karim@gmail.com

Enclosed: CV/Resume



Faiza Karim -
CV.docx

Dated: **February 13, 2020**

Faiza Karim
Faiza Karim

Signature of Applicant

Faiza Karim

Contact # 0301 – 2880600

Email: faiza.karim@gmail.com

Career Interest: **Finance & Controlling/ Corporate Strategy/ Business Planning & Analysis/ Business Development/ Business Research & Market Insights**

SCHOLASTICS

| Qualification | Year | Institution | Grade / GPA |
|---------------|------|---|---------------|
| MBA | 2011 | Institute of Business Administration (IBA), Karachi | 3.64 (89.35%) |
| BBA | 2009 | SZABIST, Karachi | 3.81 (91.88%) |
| Intermediate | 2005 | St. Josephs' College for Women, Karachi | 80.0% |
| Matriculation | 2003 | Habib Girls' School, Karachi | 89.41% |

ACADEMIC ACHIEVEMENTS

Acknowledged as a distinguished student in IBA Dean's List 2010
Merit Gold Medalist – BBA Program, SZABIST Karachi

Merit Scholarship Holder, MBA for distinctive performance in IBA Aptitude Test
Merit Scholarship Holder, BBA for outstanding performance throughout

PROFESSIONAL SKILLS & EXPERTISE

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|--|---|--|
| Corporate Strategy – Planning & Implementation | Profitability Analysis (Segment, Region, Channel) | Key Accounts Management |
| Business Planning & Analysis | Market Research & Competitive Analysis | Project Management/Monitoring & Evaluation |
| Budgeting & Forecasting/ Financial Projections | Project Feasibility Analysis | Enterprise Risk Management |
| Financial Management & Investment Planning | Business Development | Business Continuity Planning (BCP) |
| Management & Corporate Reporting | Commercial Negotiations | Internal Controls' Compliance |
| Business Partnering & KPI Management | Contracts & Agreements | Process Design & Policy Formulation |
| Financial Statements' Preparation & Analysis | Lease Financing | ERP/Business Applications (SAP, MS Office) |
| Financial Modeling, Analysis & Valuation | OPEX & CAPEX Management | Workshops, Training & Coaching |

WORK EXPERIENCE/PROFESSIONAL ACCOLADES

March 2018 till Present: Senior Manager Strategic Planning & Projects at Sanofi-Aventis Pakistan Limited

Key Responsibilities:

1. Strengthening Leadership & Organization - Work closely with Country Chair for monitoring business performance, strategy implementation, effective coordination and execution excellence; Share market intelligence/ insights and collaborate with all the business leaders to determine Country priorities
2. Collaborating with governance bodies of the affiliate (Management Committee) for strategic planning and execution of aligned action plan
3. Preparing monthly business reports covering Market Analysis, Sales Analysis, G2N analysis, OPEX Analysis & other business KPIs for management review
4. Leading ad-hoc strategic projects in collaboration with local & regional teams to attain long term vision of the Company
5. Leading cross-functional projects to support change management, operational effectiveness and/or business excellence
6. Leading Long-Range Corporate Planning & Budgeting Process and monitoring implementation of the resultant commercial strategy
7. Partnering with Business Heads & support functions to perform key planning & reporting processes for China & EM Business Unit
8. Organizing Brand Reviews, Business Reviews, Cycle Meetings and Annual Sales Conference in collaboration with the commercial team
9. Participating in Sales & Operations' Planning process and performing ad-hoc sales & financial analysis to assist business decision making
10. Managing internal & external communication of Country Chair to ensure smooth flow of information and business understanding

June 2014 – February 2018: Finance Business Partner - Finance & Business Planning at Engro Polymer and Chemicals Limited (EPCL)

Key Achievements:

1. Nominated as **Project Lead for Digitization & Business Process Automation** – Identified Workflows across all departments and proposed comprehensive strategy for Automation
2. Honored with **"Corporate Excellence Award 2016"** as a recognition to outstanding performance
3. Successfully managed Company's Annual Corporate Reporting for 2015 – **Won 2nd Prize at ICAP/ICMA Best Corporate Report Awards 2015**
4. Performed detailed Financial Feasibility and Go-to-Market Strategy for Caustic Flakes to enhance revenue base and product portfolio of the Company
5. Analyzed alternative fuels to Natural Gas (LNG/Coal) and proposed strategy for significant financial savings through low-cost power generation
6. Initiated quarterly margin analysis of EPCL vs competitors in the Chlor Alkali sector, which provided great insights for Sales Strategy during price war period
7. Developed KPIs for Chlor Alkali segment and assisted implementation of KPI Scorecards across the organization to monitor performance of each function
8. Performed Gas Efficiency Analysis and highlighted gaps in Energy Management – Initiated monthly reporting of gas consumed per ton of each product to monitor efficiency levels and flag out anomalies
9. Performed EDC Arbitrage Analysis and highlighted opportunity for humongous financial gain by strategizing EDC imports & caustic production levels
10. Performed Caustic Competitor Analysis and proposed long-term Business Strategy in collaboration with Sales team
11. Successfully led the implementation of SAP CO module as Business Process Expert (BPE)
12. Revamped financial model of the Company to facilitate various business case and sensitivity analyses
13. Led Business Continuity Planning (BCP) for Finance (Planning, Treasury & Insurance) – Performed Business Impact Analysis and Threat & Risk Assessment
14. Developed content on Financial Literacy for "Business Acumen Program" – an initiative launched internally for training Section heads & above

Key Responsibilities:

1. Performing Chlor Alkali business analysis covering sales volume and patterns, production volume and efficiency analysis, competitor analysis, raw materials' procurement and pricing, final product pricing and margin analysis
2. Preparing monthly Flash Report for BoD & Earnings Analysis Report for Management covering comprehensive review of business performance - a document that presenting detailed analysis of Vinyl & Chlor Alkali Chain, Production & Utilities, Fixed Costs, Financial Charges, Profitability and Cash Flows
3. Preparing business highlights, content on agenda items for quarterly board meetings
4. Preparing and organizing analyst briefings to discuss market dynamics and financial results of the Company on a quarterly basis
5. Partnering with Chief Risk Officer (CRO) and Management Committee on Enterprise Risk Management (ERM)
6. Preparing detailed Corporate and Five-Year Financial Plan in collaboration with all the departments
7. Resolving SAP CO related queries to ensure smooth running of ERP system

August 2011 – May 2014: Assistant Manager – Financial Analysis at Abu Dawood Pakistan (ADP) – Business Partner P&G

Key Achievements:

1. Winner of **"Star Performer Award"** for outstanding performance during FY 2012-13 – recognized by Country Manager at the Annual Offsite Event
2. Successfully completed Coach's Qualification Process and became **"Certified Workshop Coach"** officially (trained **53 managers** across organization)
3. Worked on feasibility of Car Ijarah vs. Rentals and proposed long-term cost saving plan to the management along with increased benefit for employees - developed comprehensive car policy and collaborated with banks, insurance companies and legal consultant to finalize indicative terms and agreement – Successfully signed & executed Master Ijarah Agreement at the beginning of FY14, thereafter, led the procurement and insurance of **160+ management cars**
4. Analyzed sales structure for food business and re-vamped incentive plan for employees to enhance sales force engagement & revenue base of the Company
5. Revamped the process of Corporate Planning & Budgeting - Designed and implemented customized & automated financial models for budgeting & forecasting across all departments, which simplified and accelerated the process of annual planning

6. Initiated Location-wise Profitability Analysis, which helped in identifying branches with inefficient resource deployment followed by action plan from relevant departments to build-in efficiencies and to help increase overall profitability
7. Developed OPEX Cubes in collaboration with IT Business Intelligence team for real time automated variance analysis
8. Started OPEX Budget Utilization Reviews for Country Manager, which helped in putting checks & balances over budget consumption by each department and in controlling costs – OPEX/Sales ratio well within target (in fact best in Group) which added directly towards net bottom line
9. Analyzed existing process of Trade Handling Damages and identified gaps; Revamped the policy and implemented nationally, which not only strengthened internal tracking but also helped in improving levels of customer service by accelerating process of replacing damages and reimbursing claims to customers

Key Responsibilities:

1. Developing Complete Market Business Plan and Budget for next fiscal in collaboration with all the budget owners/department heads
2. Projecting Financial Statements for next fiscal in line with the corporate plan
3. Providing analytical support for new business/ad hoc projects including meeting with prospective principals, preparing feasibilities/project cash flows, negotiating margins/commercial terms, managing agreements/contracts and preparing recommendation for the region - ensuring return on investment yields positive cash flows and the investment maximizes the value of the business
4. Preparing monthly Management Report, mid-year and annual business reviews/board presentations for Region covering comprehensive interpretation of financial data and business performance
5. Preparing SOPs/policies for relevant processes and ensuring full compliance with internal controls
6. Performing Budget Variance Analysis for each department and resolving actual/accrual related queries/issues in liaison with department heads
7. Preparing quarterly OPEX Budget Utilization Reviews for Country Manager identifying specific opportunities for cost saving and improvement
8. Performing Gross Profit Reconciliation and Variance Analysis on monthly basis
9. Analyzing trade discounts by channel – Identifying opportunity for tweaking discount structure with the objective to maximize sales and gross profit
10. Performing location-wise profitability analysis on a quarterly basis and setting location –wise performance benchmarks for next period
11. Performing channel-wise profitability analysis to assess the return on investment within each channel
12. Performing principal-wise profitability analysis to assess the Return on Sales (ROS) of newly on-boarded principals and to facilitate decision-making
13. Managing Govt. Institutions (USC/CSD) - managing receivables, contracts, credit limits, settlement of claims and ensuring zilch bad debt

Additional Roles:

1. Business Process Expert (BPE) for SAP COPA Module – Proactively resolving all COPA related matters to avoid system blockages and to ensure smooth functioning of the business and leading system developments in collaboration with regional team, whenever required
2. Certified Coach for “Fundamentals of Analysis”

INTERNSHIPS

June 2010 – July 2010: 6-week internship at **Novartis Pharma (Pakistan) Ltd.** – Business Planning & Analysis, Consumer Health
 1. Evaluated the existing distributor set up and highlighted issues faced by Sales Force, supply chain, FRA (invoicing & accounting) in liaison with distributors and sub-distributors (SD)

2. Prepared a detailed report on transportation cost incurred in 2010 covering monthly cost to major distributors and destination wise break up of cost
3. Worked out a model for estimating monthly cost to the transporters
4. Prepared trend analysis report for key ticket items and highlighted materials with high variation in actual & standard cost

July 2008 – Aug 2008: 4-week internship at **DAWNNEWS Channel** – Marketing & Distribution

1. Analyzed and compiled marketing reports on viewership of DAWNNEWS Channel and perception of the channel in the minds of viewers
2. Developed appropriate marketing strategies based on feedback acquired from viewers

June 2007 – July 2007: 6-week internship at **ABN AMRO Bank** – Alternate Distribution & E-Business

1. Conducted Customer Satisfaction Survey on the quality of services provided by the bank
2. Suggested appropriate action plan for overcoming customer complaints

MAJOR TERM PAPERS / REPORTS/PROJECTS

Project Consultant, Pakistan Petroleum Limited (PPL) - September 2010 – May 2011: Conducted a comprehensive study on Scope of Job Rotation and Dual Ladder Practices in Pakistan; prepared case studies on Pakistan Petroleum Limited (PPL), Shell, ICI, Unilever, Engro Fertilizers, BP, PARCO and Chevron

- Analyzed the scope of International Diversification for Pakistani Investors and prepared a case study on UBL Fund Managers Ltd.
- Conducted Brand Audit for “Olwell”; Prepared detailed Media Plan for “Olper’s Lite” followed by Live Activation of the brand at IBA
- Developed a case study on Business Strategy and Operations of Habib Oil Mills (HOM)
- Prepared a detailed report on Change Management and effectiveness of “Who Moved My Cheese” program in fostering change
- Studied Toyota Production System (TPS) and Production Process at Indus Motor Company Limited
- Developed a case study on Zindagi Trust as part of social entrepreneurial activities in Pakistan
- Prepared comprehensive report on retail management of “Deepak Perwani”- Selected amongst the best reports for publication in Annual Retail Journal, SZABIST

EXTRACURRICULAR ACTIVITIES/PROFESSIONAL TRAININGS/CONFERENCES/WORKSHOPS

- Certified in **Business Partnering – Flawless Consulting**
- Attended workshop on “**Growing Women Leaders**” organized in Dubai U.A.E. by Vescovi Training & Consulting LLC in August 2016
- Completed “**7 Habits of Highly Effective People**” training program in June 2015
- Attended IBA Workshop on “**Financial Modeling**” in October 2014
- Completed **SAP Training of FI-CO modules** at Siemens SAP Academy in September 2014
- Attended Sunil Gupta’s flagship program “**Six Thinking Hats**” in August 2014
- Represented Abu Dawood Pakistan (ADP) at **International Women Leaders’ Summit 2014**
- Participated in Telenor Career Management Workshop – IBA – 2010
- Former member of IBA Finance Society, Entrepreneurship Society and Leadership Club
- Participated in SZABIST Corporate Finesse Workshop 2007
- Former member of SZABIST Corporate Social Responsibility Club
- Organized Cultural Food Festival at Beach View Club in December 2006

SKILLS AND INTERESTS

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|---|--|--|
| Excellent written and oral communication skills | Business partnering skills | Creative and team player |
| Strong managerial and analytical skills | Strong standards of Integrity and Leadership | Excellent coaching/mentoring skills |
| Strong financial knowledge | Ability to do multi-tasks effectively | Interested in playing throw ball, tennis & badminton |

References to be furnished upon request